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untary Petition is page must be completed and filed in every case) Name of Debtor(s): Zwaanstra, James Erik				
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, that I have informed the petitioner that [he or she] may proceed chapter 7, 11, 12, or 13 of title 11, United States Code, and explained the relief available under each such chapter. I further that I delivered to the debtor the notice required by § 342(b) Bankruptcy Code.				
	X /s/ Christopher J. Kane Signature of Attorney for Debtor(s)	11/12/10 Date		
Yes, and Exhibit C is attached and made a part of this petition. No Exhi (To be completed by every individual debtor. If a joint petition is filed, expected by Exhibit D completed and signed by the debtor is attached and matter its interest of the petition.	•	ch a separate Exhibit D.)		
Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.			
	days than in any other District. partner, or partnership pending in tage of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, occeding [in a federal or state court]		
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)			
(Name of landlord or less	or that obtained judgment)			
(Address of lan ☐ Debtor claims that under applicable nonbankruptcy law, there are	dlord or lessor)	ebtor would be permitted to cure		
the entire monetary default that gave rise to the judgment for pos Debtor has included in this petition the deposit with the court of	session, after the judgment for poss	session was entered, and		
filing of the petition. Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(1)).			

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Date

21 (SHIEMI 1 SHII 1) (1/18)	T uge 3			
Voluntary Petition	Name of Debtor(s): Zwaanstra, James Erik			
(This page must be completed and filed in every case)				
Signa	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ James Erik Zwaanstra Signature of Debtor Telephone Number (If not represented by attorney) November 12, 2010 Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative Date			
Signature of Attorney*	Signature of Non-Attorney Petition Preparer			
X /s/Christopher J. Kane Signature of Attorney for Debtor(s) Christopher J. Kane 95086 Bankruptcy Law Firm 2207 NE Broadway, Suite 350 Portland, OR 97223 (503) 380-7822 Fax: (503) 548-4026 chris@ckanelaw.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer			
November 12, 2010 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address			
Signature of Debtor (Corporation/Partnership)	X			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:			
Printed Name of Authorized Individual Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions			

Case 10-40784-rld13 Doc 1 Filed 11/12/10

UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON

In re	Case No.
Zwaanstra, James Erik	EXHIBIT "C-1"
Debtor(s))) [NOTE: Must be <u>FULLY</u> completed by <u>ALL</u>) Debtors, and attached to <u>ALL</u> copies of the Petition.]
(NOTE: You must answer ALL quest acceptable!)	ions. Attach additional sheets if necessary. Use of "UNKNOWN" is NOT
1. DESCRIBE ASSETS REQUIRING TI	RUSTEE'S IMMEDIATE ATTENTION:
None	
2. Street address and description of prir	ncipal assets:
8815 NW Ash Street Portland, OR 97229	
	PREPARER DECLARATION below has been completed for any person who any of the bankruptcy papers if the debtor does <u>not</u> have an attorney.
I declare under penalty of perjury that the	above information provided in this Exhibit "C-1" is true and correct.
Date: November 12, /s/ James Erik Z 2010 Debtors Signatu	
BANKRU	JPTCY DOCUMENT PREPARER DECLARATION
received any payment from or on beha received \$ from o	nalty of perjury that (1) neither I, nor anyone else listed herein, collected or alf of the debtor for court fees in connection with filing the petition; (2) I have or on behalf of the debtor within the previous 12 month period; (3) e charged to the debtor; and (4) the following is true and accurate about
Individual Name and Firm (Type or Print)	
Address (Type or Print):	
	of all OTHER individuals who prepared or assisted in the preparation of these
Signature: Las	st 4 digits of Social Secutiy #: Phone#:
	may be assessed for omission of any required information (11 USC §110; 18 loof prohibits any payment to any person for services until the court filing

EXHIBIT C-1 (8/8/08)

Case 10-40784-rld13 Doc 1 Filed 11/12/10

B1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Oregon

District of	i Oregon
IN RE:	Case No
Zwaanstra, James Erik	Chapter 13
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR CREDIT COUNSELIN	
Warning: You must be able to check truthfully one of the five stado so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to rand you file another bankruptcy case later, you may be required to stop creditors' collection activities.	t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fi one of the five statements below and attach any documents as direct	
✓ 1. Within the 180 days before the filing of my bankruptcy case the United States trustee or bankruptcy administrator that outlined t performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed throug	he opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case the United States trustee or bankruptcy administrator that outlined t performing a related budget analysis, but I do not have a certificate fr a copy of a certificate from the agency describing the services provid the agency no later than 14 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ted to you and a copy of any debt repayment plan developed through
3. I certify that I requested credit counseling services from an app days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exigent services of the country of th	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still ob you file your bankruptcy petition and promptly file a certificate fr of any debt management plan developed through the agency. Fai case. Any extension of the 30-day deadline can be granted only fo also be dismissed if the court is not satisfied with your reasons counseling briefing.	om the agency that provided the counseling, together with a copy lure to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because motion for determination by the court.]	e of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by of realizing and making rational decisions with respect to final	reason of mental illness or mental deficiency so as to be incapable ancial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by teleph Active military duty in a military combat zone. 	impaired to the extent of being unable, after reasonable effort, to none, or through the Internet.);
5. The United States trustee or bankruptcy administrator has deterdoes not apply in this district.	rmined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of periury that the information provided	above is true and correct

1 certify under penalty of perjury that the information provided above is true and correct

Signature of Debtor: /s/ James Erik Zwaanstra

Date: **November 12, 2010**

 $_{B6\,Summary\,(Form\,\,6\,-\,Summary)\,\,(12/07)}$ Case 10-40784-rld13 Doc 1 Filed 11/12/10

United States Bankruptcy Court District of Oregon

IN RE:		Case No.
Zwaanstra, James Erik		Chapter 13
·	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 409,000.00		
B - Personal Property	Yes	3	\$ 22,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 447,589.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 10,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 490,698.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 16,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 17,722.00
	TOTAL	18	\$ 431,300.00	\$ 948,287.00	

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United States Bankruptcy Court District of Oregon

IN RE:	Case No.
Zwaanstra, James Erik	Chapter 13
Debtor(s)	
STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELA	ATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 10,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 19,204.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 29,204.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 16,000.00
Average Expenses (from Schedule J, Line 18)	\$ 17,722.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 20,089.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 10,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 490,698.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 510,787.00

B6D (Official Form 6D) (12/07)	Case 10-40784-rld13	Doc 1	Filed 11/12/10

IN	RE	Zwaanstra,	James	Erik

		-
De	bto	r(s

Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1000685010			Loan secured by 2005 BMW X5				24,054.00	5,554.00
BMW Financial Services POB 78066 Phoenix, AZ 85062-8066								
	-		VALUE \$ 18,500.00					
ACCOUNT NO. 063239066-7	4		First mortgage on residence				268,172.00	
Citimortgage, Inc. POB 689196 Des Moines, IA 50368-9196								
			VALUE \$ 409,000.00					
ACCOUNT NO.			Second mortgage on residence				155,363.00	14,535.00
Citimortgage, Inc. POB 689196 Des Moines, IA 50368-9196								
			VALUE \$ 409,000.00					
ACCOUNT NO.								
			VALUE \$					
0 continuation sheets attached			(Total of t	Sul nis p			\$ 447,589.00	\$ 20,089.00
			(Use only on l		Tota page		\$ 447,589.00	\$ 20,089.00

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(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/10) Case 10-40784-rld13 Doc 1 Filed 11/12/10

IN RE Zwaanstra, James Erik

1 continuation sheets attached

Debtor(s)

Case No.

(If known)

or(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2010 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). **Certain farmers and fishermen** Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

(If known)

Case No. __

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			Income and payroll taxes			l			
Internal Revenue Service POB 21126 Philadelphia, PA 19114			2008-2009				10,000.00	10,000.00	
ACCOUNT NO.			Income and payroll taxes				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Oregon Department Of Revenue ODR Bankruptcy 955 Center NE #353 Salem, OR 97301-2555							precautionary		
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no. 1 of 1 continuation sheets Schedule of Creditors Holding Unsecured Priority	att Cla	ached aims	to (Totals of t		age	e)	\$ 10,000.00	\$ 10,000.00	\$
(Us	e oi	nly on	last page of the completed Schedule E. If an all Summary of Certain Liabilities and Relate	hedu plic	Fota abl	al e,	\$ 10,000.00	\$ 10,000,00	

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DOF (Official Form of) (12/07)	B6F (Official Form 6F) (12/07)	Case 10-40784-rld13	Doc 1	Filed 11/12/10
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IN RE Zwaanstra, James Erik	Case No.	
Debtor(s)		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. A54509412	T		Assigned debt/Capital One		7	\top	
Allied Interstate 8000 Corporate Exchange Drive Columbus, OH 43231							22,627.00
ACCOUNT NO.	T		Assignee or other notification for:		٦	T	
Firstsource Advantage LLC POB 628 Buffalo, NY 14240-0628			Allied Interstate				
ACCOUNT NO.	+		Assignee or other notification for:		\dashv	\top	
GC Services LP 5330 Gulfton Houston, TX 77081			Allied Interstate				
ACCOUNT NO.	+		Assignee or other notification for:		\dashv	+	
NCO Financial Systems, Inc. POB 15630 Department 61 Wilmington, DE 19850			Allied Interstate				
5 continuation sheets attached			(Total of th	Subt			22,627.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St	also atist	tica	n ıl	

_ Case No. ___

(If known)

		((Continuation Sheet)	_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Regional Adjustment Bureau POB 34111 Memphis, TN 38184			Allied Interstate				
ACCOUNT NO. 3581297	_		Assigned debt/Legacy Lab Services				
Asset Recovery Group POB 14949 Portland, OR 97293							543.00
ACCOUNT NO. 3585402			Assigned debt/Legacy Lab Services				543.00
Asset Recovery Group POB 14949 Portland, OR 97293							106.00
ACCOUNT NO. 3914207			Assigned debt/Tualatin Imaging				100.00
Asset Recovery Group POB 14949 Portland, OR 97293							
ACCOUNT NO. 00208567917			Assigned debt/Legacy Meridian Park				48.00
Asset Recovery Group POB 14949 Portland, OR 97293							
ACCOUNT NO. 557-15-1664			Student loans				332.00
Direct Loans US Department Of Education POB 530260 Atlanta, GA 30353-0260							
1000 N T 100	-		Credit card				19,204.00
ACCOUNT NO. 7799 Discover Card POB 3008 New Albany, OH 43054			Credit cald				
Sheet no. 1 of 5 continuation sheets attached to				Sub	tota	ıl	9,251.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T als tatis	age Fota o o tica	e) al n al	\$ 29,484.00

Case No. ___

(If known)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6879450119046698282			Assigned debt/Dell Financial Services				
Financial Recovery Systems POB 385908 Minneapolis, MN 55438-5908							1,066.00
ACCOUNT NO.	╁		Assignee or other notification for:				1,000.00
IC System, Inc POB 64887 St. Paul, MN 55127			Financial Recovery Systems				
ACCOUNT NO. SRA Associates 401 Minnesota Road Hi Nella, NJ 08083			Assignee or other notification for: Financial Recovery Systems				
ACCOUNT NO.			Assignee or other notification for:				
United Recovery Systems DFS Acceptance POB 6403 Carol Stream, IL 60197			Financial Recovery Systems				
ACCOUNT NO. 5490-5001-1861-2899 Johnson Mark LLC 901 N Brutsher St. #D401 Newberg, OR 97132			Assigned debt/Bank of America-FIA Card Services - lawsuit				22,627.00
ACCOUNT NO. First Source Advantage LLC POB 628 Buffalo, NY 14228	_		Assignee or other notification for: Johnson Mark LLC				22,027.00
ACCOUNT NO. 090000285S			Court reporter fees - lawsuit				
Karen Edwards 127 Howard Drive Mcminnville, OR 97128							4 474 00
Sheet no2 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub			1,474.00 \$ 25,167.00
Schedule of Ciednors Holding Obsecuted Nonphority Claims			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	T als tatis	Γota o o tica	al n	

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IN RE Zwaanstra, James Erik

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Debtor(s)

(If known)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Haugeberg, Reuter, Gowell, Et Al Attorneys At Law POB 480 Mcminnville, OR 97128			Karen Edwards				
ACCOUNT NO. 11395-00-00	t		Medical				
Linda Schmidt MD 10001 SE Sunnyside Road #140 Clackamas, OR 97015							221.00
ACCOUNT NO.	\vdash		Assigned debt/Chase Bank				221.00
Nationwide Credit Inc. POB 26314 Lehigh Valley, PA 18002							12,500.00
ACCOUNT NO. C02850645	\vdash		Medical				12,300.00
Providence Health & Services POB 3299 Portland, OR 97208-3299							
ACCOUNT NO. 223xxxx	\vdash		Medical				2,723.00
Regence BC BS Pharmacy 2245 152nd Avenue NE Redmond, WA 98052			medical				202.00
ACCOUNT NO.			Assignee or other notification for:				203.00
Merchants Credit Association POB 7416 Bellevue, WA 98008			Regence BC BS Pharmacy				
ACCOUNT NO. \$10-5-43	+		Yellow Book advertising	\vdash			
Sullivan & Terranova 3518 SW Corbett Avenue Portland, OR 97239							12 624 00
Sheet no. 3 of 5 continuation sheets attached to				Sub	tota	L al	13,631.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T als atis	age Fota o o tica	e) al n al	\$ 29,278.00

IN RE Zwaanstra, James Erik

Debtor(s)

Case No. ___

(If known)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	t		Assignee or other notification for:	Г			
Clovis & Roche, Inc. POB 1164 Metairie, LA 70006			Sullivan & Terranova				
ACCOUNT NO. 4348-2	\vdash		Medical				
Sunset Medical Practice Group 12400 NW Cornell Road #100 Portland, OR 97229-5689							409.00
ACCOUNT NO. 8604U-0000034313	H		Medical	H			409.00
Transworld Systems 5440 SW Westgage Drive #120 Portland, OR 97221-2413							335.00
ACCOUNT NO.	\vdash		Assignee or other notification for:				333.00
Law Offices Of Joel Cardis 2006 Swede Road #100 E Norriton, PA 19401			Transworld Systems				
ACCOUNT NO. 80115910			Assigned debt/Chase Bank				
United Collection Bureau POB 1418 Maurnee, OH 43537							0.504.00
ACCOUNT NO.	-		Assignee or other notification for:	<u> </u>			3,584.00
Nationwide Credit Inc. POB 26314 Lehigh Valley, PA 18002			United Collection Bureau				
ACCOUNT NO. 71-6517363629	х		Mortgage on commercial building owned by				
US Bank POB 790401 Saint Louis, MO 63179-0401			Patterson Building LLC				168,996.00
Sheet no. 4 of 5 continuation sheets attached to				Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	Fota o o stica	al n al	\$ 173,324.00 \$

IN	RE	Zwaanstra,	James	Erik
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Case No. _

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(-	301111111111111111111111111111111111111				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 71-6517363629 US Bank POB 790401 Saint Louis, MO 63179-0401	х		Mortgage on commercial building owned by Patterson Building LLC				210,818.00
ACCOUNT NO.							
ACCOUNT NO.		-					
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p	tota	ıl	\$ 210,818.00

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 490,698.00

R6C (Official Form 6C) (12/07)	Case 10-40784-rld13	Doc 1	Filed 11/12/10

200 (011101111 1 0 0) (12/07)		
IN RE Zwaanstra, James Erik	Case No.	
Debte	or(s)	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Filed 11/12/10 Case 10-40784-rld13 Doc 1 B6H (Official Form 6H) (12/07)

IN	RE	Zwaanstra	James	Erik
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	Case No.	
Debtor(s)		(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ohn Shadden OB 746 illsboro, OR 97123	US Bank POB 790401 Saint Louis, MO 63179-0401
	US Bank POB 790401 Saint Louis, MO 63179-0401
atterson Building LLC 25 NE Lincoln Street illsboro, OR 97124	US Bank POB 790401 Saint Louis, MO 63179-0401
	US Bank POB 790401 Saint Louis, MO 63179-0401

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R6 Declaration (Official Form 6 - Declaration Case) 10-40784-rld13	Doc 1	Filed 11/12/10
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Debtor(s)

Case No.

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

20 sheets and that they are

	Signature: /s/ James Erik Zwaanstra	
	James Erik Zwaanstra	Debto
Date:	Signature:	
	[If joint	(Joint Debtor, if any case, both spouses must sign.]
DECLARATION AND SIGN	NATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER	(See 11 U.S.C. § 110)
compensation and have provided the deb and 342 (b); and, (3) if rules or guideling	: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; otor with a copy of this document and the notices and information required unes have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum ten the debtor notice of the maximum amount before preparing any document that section.	nder 11 U.S.C. §§ 110(b), 110(h) num fee for services chargeable by
Printed or Typed Name and Title, if any, of Ba If the bankruptcy petition preparer is no responsible person, or partner who sign.	ot an individual, state the name, title (if any), address, and social security	No. (Required by 11 U.S.C. § 110.) or number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer	Date	
Names and Social Security numbers of all is not an individual:	ll other individuals who prepared or assisted in preparing this document, unle	ss the bankruptcy petition preparer
If more than one person prepared this de	ocument, attach additional signed sheets conforming to the appropriate Of	ficial Form for each person.
A bankruptcy petition preparer's failure imprisonment or both. 11 U.S.C. § 110;	to comply with the provision of title 11 and the Federal Rules of Bankruptc; 18 U.S.C. § 156.	y Procedure may result in fines or
DECLARATION UNDE	ER PENALTY OF PERJURY ON BEHALF OF CORPORATION C	OR PARTNERSHIP
I, the	(the president or other officer or an authorize	ed agent of the corporation or a
member or an authorized agent of the (corporation or partnership) named a	e partnership) of theas debtor in this case, declare under penalty of perjury that I have re heets (total shown on summary page plus I), and that they are true	and the foregoing summary and and correct to the best of my
schedules, consisting ofsl knowledge, information, and belief.		
	Signature:	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]